

US002 | BR565  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940



**Commercial Account  
Statement**

**Page 1 of 3**

Beginning November 17, 2023  
 through November 30, 2023

**Questions? Contact us today:**

**CALL:**



Commercial Account Customer  
 Service  
 1-800-862-6200

**VISIT:**



Access your account online:  
[citizensbank.com](https://citizensbank.com)

**MAIL:**



Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

**Ready for a new debit or ATM card?**

We've partnered with Mastercard® and will replace  
 your card soon.

Your new card has a unique notch design, making it  
 easier to find when you need it, and it's made from  
 90% recycled plastic.

**For now, continue to bank as usual with your  
 current card.**

**TRI-STATE PAPER INC  
 DIP CHAPTER 11 BANKRUPTCY  
 CASE #23-13237-PMM  
 Clearly Better Business Checking  
 XXXXXX-370-9**

Mastercard is a registered trademark, and the circles design is a trademark of  
 Mastercard International Incorporated.

**Clearly Better Business Checking for XXXXXX-370-9**

**Balance Calculation**

Previous Balance		.00
Checks	-	.00
Debits	-	.00
Deposits & Credit	+	20,779.50
<b>Current Balance</b>	=	20,779.50

As a Clearly Better Business Checking customer, you do not pay a monthly maintenance fee. We appreciate your continued business.

Your next statement period will end on December 29, 2023.

Please See Additional Information on Next Page

## Clearly Better Business Checking for XXXXXX-370-9 Continued

### TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 370-9

Deposits & Credits			Previous Balance	
<i>Date</i>	<i>Amount</i>	<i>Description</i>		
11/21	20,000.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 4335		
11/27	779.50	MOBILE DEPOSIT		
			<b>Total Deposits &amp; Credits</b>	
			+	<b>20,779.50</b>
Daily Balance			Current Balance	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>
11/21	20,000.00	11/27	20,779.50	

### NEWS FROM CITIZENS

Enjoy banking at your fingertips with 24/7 access via online and mobile banking --- help avoid fees by setting up account and balance alerts, and save time by utilizing bill pay. Be sure to sign up for eStatements or if you opted for eStatements at account opening, make sure you visit Citizens Bank Online within 45 days to avoid receiving paper statements, which may have a fee associated.  
Wireless carrier, text and/or data charges may apply.

**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1**

Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2**

List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		<b>+ \$</b>	
			Total of 2

**3**

Subtotal by adding 1 and 2

**= \$** \_\_\_\_\_  
Subtotal of 1 and 2

**4**

List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		<b>- \$</b>	
			Total of 4

**5**

Subtract 4 from 3. This should match your checkbook register balance.

**= \$** \_\_\_\_\_  
Total

**CUSTOMER SERVICE**

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**Citizens**  
**Customer Service Center**  
**P.O. Box 42001**  
**Providence, RI 02940-2001**

**Change of Address**

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**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

**ELECTRONIC TRANSFERS****In Case of Errors or Questions About Your Electronic Transfers**

(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

**OVERDRAFT LINES OF CREDIT****BILLING RIGHTS SUMMARY****What To Do If You Think You Find A Mistake On Your Statement:**

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD****Calculating your Interest Charge**

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

**Calculating your Average Daily Balance**

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

**Credit Bureau Reporting**

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

**Thank you for banking with Citizens.**

US759 | BR589 | 44  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Business Account  
 Statement**

**Page 1 of 11**

Beginning October 01, 2023  
 through October 31, 2023

**Questions? Contact us today:**

TRI-STATE PAPER, INC  
 149 E CHURCH ST  
 BLACKWOOD NJ 08012-3904



**CALL:**  
 Business Account Customer  
 Service  
 1-800-862-6200



**VISIT:**  
 Access your account online:  
[citizensbank.com](https://citizensbank.com)



**MAIL:**  
 Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

**TRI-STATE PAPER, INC**  
**Clearly Better Business Checking**  
**XXXXXX-433-5**

**Clearly Better Business Checking for XXXXXX-433-5**

**Balance Calculation**

Previous Balance		49,747.60
Checks	-	162,953.60
Debits	-	157,014.17
Deposits & Credit	+	309,381.48
<b>Current Balance</b>	<b>=</b>	<b>39,161.31</b>

As a Clearly Better Business Checking customer, you do not pay a monthly maintenance fee. We appreciate your continued business.

Your next statement period will end on November 30, 2023.

**TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 433-5**

**Checks** (Note - checks that are present out of numeric sequence are denoted with an asterisk (\*))

						<b>Previous Balance</b>
<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>49,747.60</b>
10685	5,600.00	10/17	10901*	552.52	10/03	<b>Total Checks</b>
10760*	3,000.00	10/02	10903*	300.00	10/06	
10877*	6,155.36	10/03	10904	2,500.00	10/02	<b>- 162,953.60</b>
10879*	712.98	10/02	10907*	2,500.00	10/05	
10882*	300.00	10/06	10909*	4,715.18	10/10	
10883	3,000.00	10/13	10910	6,620.00	10/10	
10893*	10,148.64	10/03	10912*	2,925.55	10/06	
10895*	2,500.00	10/04	10914*	378.00	10/11	
10896	2,300.00	10/03	10915	1,024.90	10/10	
10899*	4,924.28	10/03	10916	300.00	10/10	

Please See Additional Information on Next Page

## Clearly Better Business Checking for XXXXXX-433-5 Continued

Checks (Cont.) (Note - checks that are present out of numeric sequence are denoted with an asterisk (\*))

Check #	Amount	Date	Check #	Amount	Date
10917	1,812.40	10/27	10933	2,500.00	10/20
10918	4,982.57	10/11	10934	900.00	10/18
10919	3,000.00	10/10	10935	5,000.00	10/30
10920	2,500.00	10/10	10936	362.50	10/31
10921	3,024.00	10/11	10937	3,000.00	10/23
10922	1,000.00	10/12	10938	12,000.00	10/26
10925*	2,500.00	10/16	10944*	40,000.00	10/23
10926	7,483.53	10/13	10946*	2,500.00	10/23
10928*	600.00	10/13	10952*	3,000.00	10/27
10929	431.19	10/17	10953	300.00	10/31
10931*	2,500.00	10/17	10954	2,500.00	10/30
10932	300.00	10/13	10957*	300.00	10/20

## Debits \*\*

\*\*May include checks that have been processed electronically by the payee/merchant.

Date	Amount	Description	Total Debits
			-
			157,014.17

## Other Debits

10/02	10,000.00	ONLINE TRANSFER TO CHECKING [REDACTED] 5234
10/02	2,500.00	FERR FERRARO FOO FERR FERRA 231002 FT303663266
10/02	265.56	HRTLAND PMT SYS TXNS/FEES 231002 [REDACTED] 5577
10/03	3,190.16	UNITED FIN CAS INS PREM 231002 972754158 Tri S
10/03	31.07	PAYTRACE LLC SERVICEFEE 231003 000001177557
10/04	10,000.00	ONLINE TRANSFER TO CHECKING [REDACTED] 5234
10/04	4,301.90	FERR FERRARO FOO FERR FERRA 231004 FT304359648
10/05	3,230.98	IPFS866-326-8355 IPFSPMTPAP 231005 D24096
10/05	1,667.00	SOURCE DIRECT IN SALE 231005
10/12	1,000.00	TEACHERS FCU WEB LOAN PAY 231011 [REDACTED] 8247
10/13	2,500.00	FERR FERRARO FOO FERR FERRA 231013 FT305500775
10/16	132.00	CAPITAL ONE CRCARDPMT 231014 3SIJTQBOQPKF1XD
10/17	100.00	ONLINE TRANSFER TO CHECKING [REDACTED] 5759
10/17	29,000.00	ONLINE TRANSFER TO CHECKING [REDACTED] 5234
10/18	1,937.99	CAPITAL ONE PHONE PYMT 231017 3SJ0FWDJ0DZGOLD
10/18	105.00	OVERDRAFT FEE ( 3 AT \$35 EACH )
10/19	68.65	ADT SECURITY SER ADTPAPACH 231019 404263500
10/20	293.60	COMCAST 8499051 490979303 231019 3874503
10/20	22.70	ADT SECURITY SER ADTPAPACH 231020 404263500
10/23	50,000.00	ONLINE TRANSFER TO CHECKING [REDACTED] 5234
10/23	5,632.96	IBC EDI PAYMTS 231021 PRMAX0006264279
10/23	2,195.46	DISCOVER PHONE PAY 231021 9313
10/23	793.69	PECO ENERGY COMP BILLPAY 231020 PECO ENERGY COM
10/24	15,000.00	FULTON BANK, N.A LOANPAYMNT 231024 [REDACTED] 7866
10/24	4,385.95	PHILADELPHIAPT TX TEL PMTS 102423 SX2GCM
10/24	3,026.70	Westlake Fin 323 WestkIVR 231023 [REDACTED] 9963

Please See Additional Information on Next Page

**Clearly Better Business Checking for XXXXXX-433-5 Continued****Debits (Continued) \*\****\*\*May include checks that have been processed electronically by the payee/merchant.*

<b>Date</b>	<b>Amount</b>	<b>Description</b>
<b>Other Debits (Continued)</b>		
10/24	1,685.09	CITYOPHILA-API WATER 231023 5182989
10/24	1,498.60	CITYOPHILA-API WATER 231023 5182997
10/24	616.09	PGW EZ-PAY UTILITIES 231023 5147583
10/24	604.32	DRIVE NJ INS INS PREM 231023 970864373 John
10/24	500.00	PTC E-ZPASS CSC ACH AUTO 231021 129478404
10/25	203.21	PROG ADVANCED INS PREM 231024 POL 938364170
10/25	25.14	DRIVE NJ INS INS PREM 231024 POL 968657982
10/27	486.79	STATE FARM RO 27 CPC-CLIENT 231027 13 J 1374309751
10/27	.06	DEPOSIT ADJUSTMENT
10/31	2.50	SERVICE CHARGE
		CASH DEP/CURRENCY ORDERS \$6,000- \$5,000 FREE \$2.50
10/31	11.00	EXCESSIVE ITEM FEE (22)

**Deposits & Credits****Total Deposits & Credits**

<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>+</b>	<b>309,381.48</b>
10/02	14,095.27	DEPOSIT		
10/02	3,696.33	HRTLAND PMT SYS TXNS/FEES 231002 [REDACTED] 5577		
10/03	3,770.74	DEPOSIT		
10/03	1,019.02	HRTLAND PMT SYS TXNS/FEES 231003 [REDACTED] 5577		
10/03	909.50	Pereira's Nutrit Receivable 231003 025UJVIXMUNA72X		
10/04	3,096.96	DEPOSIT		
10/05	8,846.02	DEPOSIT		
10/06	16,645.81	DEPOSIT		
10/10	10,677.00	DEPOSIT		
10/10	6,863.80	DEPOSIT		
10/10	2,023.48	HRTLAND PMT SYS TXNS/FEES 231010 [REDACTED] 5577		
10/11	2,051.28	DEPOSIT		
10/12	10,602.96	DEPOSIT		
10/13	5,278.87	DEPOSIT		
10/16	8,958.55	DEPOSIT		
10/18	10,500.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 5234		
10/18	6,757.67	DEPOSIT		
10/18	3,000.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 5234		
10/18	100.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 5234		
10/18	100.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 5234		
10/19	100,000.00	DEPOSIT		
10/19	5,245.11	DEPOSIT		
10/20	3,040.91	DEPOSIT		
10/23	15,000.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 5234		
10/23	863.59	HRTLAND PMT SYS TXNS/FEES 231023 [REDACTED] 5577		
10/24	20,000.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 5234		
10/24	16,586.31	DEPOSIT		
10/26	10,000.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 5234		
10/26	7,534.16	DEPOSIT		
10/27	7,812.93	DEPOSIT		

Please See Additional Information on Next Page

**Clearly Better Business Checking for XXXXXX-433-5 Continued**

**Deposits & Credits (Continued)**

<i>Date</i>	<i>Amount</i>	<i>Description</i>
10/31	4,305.21	DEPOSIT

**Daily Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>		<b>Current Balance</b>
10/02	48,560.66	10/12	31,495.12	10/23	25,943.05	=	<b>39,161.31</b>
10/03	26,957.89	10/13	22,890.46	10/24	35,212.61		
10/04	13,252.95	10/16	29,217.01	10/25	34,984.26		
10/05	14,700.99	10/17	-8,414.18	10/26	40,518.42		
10/06	27,821.25	10/18	9,100.50	10/27	43,032.10		
10/10	29,225.45	10/19	114,276.96	10/30	35,532.10		
10/11	22,892.16	10/20	114,201.57	10/31	39,161.31		

**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
+ \$		Total of 2	

**3** Subtotal by adding 1 and 2

= \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4** List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
- \$		Total of 4	

**5** Subtract 4 from 3. This should match your checkbook register balance.

= \$ \_\_\_\_\_  
Total

**CUSTOMER SERVICE**

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- We can apply any unpaid amount against your credit limit.

**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD****Calculating your Interest Charge**

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

**Calculating your Average Daily Balance**

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**Credit Bureau Reporting**

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

**Thank you for banking with Citizens.**



**INTENTIONALLY  
LEFT BLANK**



10685

Tri State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens  
3-7615/360

9/28/23

PAY TO THE ORDER OF John Petaccio \$ 5,600.00  
Five Thousand Six Hundred Dollars

MEMO reimbursement for supplies

John Petaccio  
AUTHORIZED SIGNATURE

⑈010685⑈ ⑈036076150⑈ ⑈335⑈

10685

10/17/2023

\$5,600.00

10760

Tri State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens  
3-7615/360

Sept 29, 2023

PAY TO THE ORDER OF John Petaccio \$ 3,000.00  
Three Thousand Dollars

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑈010760⑈ ⑈036076150⑈ ⑈335⑈

10760

10/02/2023

\$3,000.00

10877

Tri State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens  
3-7615/360

9/22/23

PAY TO THE ORDER OF Plastrun Corporation \$ 6,155.36  
Six Thousand One Hundred Fifty-Five and 36/100

MEMO Invoice #80359 Payment #1 5/30/2023

Plastrun Corporation  
70 Enjay Boulevard  
Brentwood, NY 11717

John Petaccio  
AUTHORIZED SIGNATURE

⑈010877⑈ ⑈036076150⑈ ⑈335⑈

10877

10/03/2023

\$6,155.36

10879

Tri State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens  
3-7615/360

9-22-23

PAY TO THE ORDER OF Accent on Animals \$ 712.98  
Seven hundred Twelve

MEMO Overcharge INV 2032.774 2032.936

John Petaccio  
AUTHORIZED SIGNATURE

⑈010879⑈ ⑈036076150⑈ ⑈335⑈

10879

10/02/2023

\$712.98

10882

Tri State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens  
3-7615/360

9/22/23

PAY TO THE ORDER OF Mary Malcom \$ 300.00  
Three Hundred Dollars

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑈010882⑈ ⑈036076150⑈ ⑈335⑈

10882

10/06/2023

\$300.00

10883

Tri State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens  
3-7615/360

10/13/23

PAY TO THE ORDER OF John Petaccio \$ 3,000.00  
Three Thousand Dollars

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑈010883⑈ ⑈036076150⑈ ⑈335⑈

10883

10/13/2023

\$3,000.00

10893

Tri State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens  
3-7615/360

9/26/2023

PAY TO THE ORDER OF Camden Bag & Paper Co. LLC \$ 10,148.64  
Ten Thousand One Hundred Forty-Eight and 64/100

MEMO SO#299648 9/12/23

Camden Bag & Paper Co. LLC  
200 Connecticut Drive  
Burlington, NJ 08015

John Petaccio  
AUTHORIZED SIGNATURE

⑈010893⑈ ⑈036076150⑈ ⑈335⑈

10893

10/03/2023

\$10,148.64

10895

Tri State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens  
3-7615/360

9/29/2023

PAY TO THE ORDER OF Consolidated Paper Co. \$ 2,500.00  
Two Thousand Five Hundred and 00/100

MEMO Invoice #80359 Payment #2 5/30/2023

Consolidated Paper Co.  
770 East 132nd St  
Bronx, NY 10454

John Petaccio  
AUTHORIZED SIGNATURE

⑈010895⑈ ⑈036076150⑈ ⑈335⑈

10895

10/04/2023

\$2,500.00

10896

Tri State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens  
3-7615/360

9/29/2023

PAY TO THE ORDER OF FancyHeat Corporation \$ 2,300.00  
Two Thousand Three Hundred and 00/100

MEMO Invoice #32770-A 9/12/23

FancyHeat Corporation  
40 Veronica Ave.  
Somerset, NJ 08873

John Petaccio  
AUTHORIZED SIGNATURE

⑈010896⑈ ⑈036076150⑈ ⑈335⑈

10896

10/03/2023

\$2,300.00

10899

Tri State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens  
3-7615/360

9/29/2023

PAY TO THE ORDER OF Plastrun Corporation \$ 4,924.28  
Four Thousand Nine Hundred Twenty-Four and 28/100

MEMO Invoice #80359 Payment #2 5/30/2023

Plastrun Corporation  
70 Enjay Boulevard  
Brentwood, NY 11717

John Petaccio  
AUTHORIZED SIGNATURE

⑈010899⑈ ⑈036076150⑈ ⑈335⑈

10899

10/03/2023

\$4,924.28

State Paper Co., Inc. Citizens 10901  
Paper • Foam • Janitorials 3-7615/360  
4500 N. 3rd St. Philadelphia, PA 19140  
9/29/23  
PAY TO THE ORDER OF Verizon \$552.52  
Five Hundred Fifty-Two and 52/100  
Verizon  
PO BOX 8586  
Philadelphia, Pa. 19173  
John Petaccio  
MEMO 216-423-3471-30470  
⑆010901⑆ ⑆036076⑆150⑆ ⑆335⑆

10901

10/03/2023

\$552.52

State Paper Co., Inc. Citizens 10903  
Paper • Foam • Janitorials 3-7615/360  
4500 N. 3rd St. Philadelphia, PA 19140  
9/29/23  
PAY TO THE ORDER OF Mary Malcolm \$300.00  
Three Hundred Dollars  
John Petaccio  
MEMO ⑆010903⑆ ⑆036076⑆150⑆ ⑆335⑆

10903

10/06/2023

\$300.00

State Paper Co., Inc. Citizens 10904  
Paper • Foam • Janitorials 3-7615/360  
4500 N. 3rd St. Philadelphia, PA 19140  
9/29/23  
PAY TO THE ORDER OF Tom Phelan \$2500.00  
Two Thousand Five Hundred Dollars  
John Petaccio  
MEMO ⑆010904⑆ ⑆036076⑆150⑆ ⑆335⑆

10904

10/02/2023

\$2,500.00

State Paper Co., Inc. Citizens 10907  
Paper • Foam • Janitorials 3-7615/360  
4500 N. 3rd St. Philadelphia, PA 19140  
10/4/2023  
PAY TO THE ORDER OF Ecopax, LLC \$2,500.00  
Two Thousand Five Hundred and 00/100  
Ecopax, LLC  
P.O. Box 6207  
Hermantown, Pa. 16148-0923  
John Petaccio  
MEMO Invoice# 223-2883-10415/23  
⑆010907⑆ ⑆036076⑆150⑆ ⑆335⑆

10907

10/05/2023

\$2,500.00

State Paper Co., Inc. Citizens 10909  
Paper • Foam • Janitorials 3-7615/360  
4500 N. 3rd St. Philadelphia, PA 19140  
10/4/2023  
PAY TO THE ORDER OF Penn Jersey Paper Co \$4,715.18  
Four Thousand Seven Hundred Fifteen and 18/100  
Penn Jersey Paper Co  
P.O. Box 411405  
Boston, MA. 02241-1405 011-724-11  
John Petaccio  
MEMO Invoice# 01144308-61144308-01134100-01158026  
⑆010909⑆ ⑆036076⑆150⑆ ⑆335⑆

10909

10/10/2023

\$4,715.18

State Paper Co., Inc. Citizens 10910  
Paper • Foam • Janitorials 3-7615/360  
4500 N. 3rd St. Philadelphia, PA 19140  
10/4/2023  
PAY TO THE ORDER OF Pro-Stat Inc \$6,620.00  
Six Thousand Six Hundred Twenty and 00/100  
Pro-Stat Inc  
285 Plance Street  
Somerset, NJ 08873  
John Petaccio  
MEMO Invoice# 368601  
⑆010910⑆ ⑆036076⑆150⑆ ⑆335⑆

10910

10/10/2023

\$6,620.00

State Paper Co., Inc. Citizens 10912  
Paper • Foam • Janitorials 3-7615/360  
4500 N. 3rd St. Philadelphia, PA 19140  
10-5-23  
PAY TO THE ORDER OF Consolidated Paper Company \$2,925.55  
Two thousand nine hundred twenty five and 55/100  
Invoice# 540404  
John Petaccio  
MEMO ⑆010912⑆ ⑆036076⑆150⑆ ⑆335⑆

10912

10/06/2023

\$2,925.55

State Paper Co., Inc. Citizens 10914  
Paper • Foam • Janitorials 3-7615/360  
4500 N. 3rd St. Philadelphia, PA 19140  
10-6-23  
PAY TO THE ORDER OF Khalid Shwee \$374.00  
Three hundred seventy four and 00/100  
John Petaccio  
MEMO ⑆010914⑆ ⑆036076⑆150⑆ ⑆335⑆

10914

10/11/2023

\$378.00

State Paper Co., Inc. Citizens 10915  
Paper • Foam • Janitorials 3-7615/360  
4500 N. 3rd St. Philadelphia, PA 19140  
10-6-23  
PAY TO THE ORDER OF Michael Loeck \$1,024.90  
One thousand twenty four and 90/100  
expenses  
John Petaccio  
MEMO ⑆010915⑆ ⑆036076⑆150⑆ ⑆335⑆

10915

10/10/2023

\$1,024.90

State Paper Co., Inc. Citizens 10916  
Paper • Foam • Janitorials 3-7615/360  
4500 N. 3rd St. Philadelphia, PA 19140  
10-6-23  
PAY TO THE ORDER OF Mary Malcolm \$300.00  
Three hundred  
John Petaccio  
MEMO ⑆010916⑆ ⑆036076⑆150⑆ ⑆335⑆

10916

10/10/2023

\$300.00





Images Continued for Account XXXXXX-433-5

10917

Tri-State Paper Co., Inc. Citizens 3-7615/360

Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

10-9-23

PAY TO THE ORDER OF Computer Guy \$ 1812.40

One thousand eight hundred twelve and 40/100 DOLLARS

MEMO monthly agreement (Parker)

John Petracio AUTHORIZED SIGNATURE

⑆010917⑆ ⑆036076⑆ ⑆150⑆ ⑆335⑆

10917 10/27/2023 \$1,812.40

10918

Tri-State Paper Co., Inc. Citizens 3-7615/360

Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

10/9/2023

PAY TO THE ORDER OF Shepard Enterprises, Inc. \$ 4,982.57

Four thousand Nine Hundred Eighty-Two and 57/100 DOLLARS

MEMO Shepard Redistribution, Inc.  
A130 North Drive  
PO Box 1067  
Cats, PA 19456

Invoice #6735261 7/12/2023

John Petracio AUTHORIZED SIGNATURE

⑆010918⑆ ⑆036076⑆ ⑆150⑆ ⑆335⑆

10918 10/11/2023 \$4,982.57

10919

Tri-State Paper Co., Inc. Citizens 3-7615/360

Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Oct. 6, 2023

PAY TO THE ORDER OF John Petracio \$ 3,000.00

Three Thousand Dollars DOLLARS

MEMO

John Petracio AUTHORIZED SIGNATURE

⑆010919⑆ ⑆036076⑆ ⑆150⑆ ⑆335⑆

10919 10/10/2023 \$3,000.00

10920

Tri-State Paper Co., Inc. Citizens 3-7615/360

Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

10/6/23

PAY TO THE ORDER OF Tom Phelan \$ 2,500.00

Two Thousand Five Hundred Dollars DOLLARS

MEMO

John Petracio AUTHORIZED SIGNATURE

⑆010920⑆ ⑆036076⑆ ⑆150⑆ ⑆335⑆

10920 10/10/2023 \$2,500.00

10921

Tri-State Paper Co., Inc. Citizens 3-7615/360

Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

10/9/2023

PAY TO THE ORDER OF Ferraro Foods \$ 3,024.00

Three Thousand Twenty-Four and 00/100 DOLLARS

MEMO Ferraro Foods  
287 S. Randolph Rd.  
Piscataway, NJ 08854

Reference# 6959 Delivery 10/10/23

John Petracio AUTHORIZED SIGNATURE

⑆010921⑆ ⑆036076⑆ ⑆150⑆ ⑆335⑆

10921 10/11/2023 \$3,024.00

10922

Tri-State Paper Co., Inc. Citizens 3-7615/360

Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

10/9/2023

PAY TO THE ORDER OF SMART USA \$ 1,000.00

One Thousand and 00/100 DOLLARS

MEMO SMART USA  
540 5th Ave.  
Bay Shore, NY 11705

Invoice #15000 7/23/2023

John Petracio AUTHORIZED SIGNATURE

⑆010922⑆ ⑆036076⑆ ⑆150⑆ ⑆335⑆

10922 10/12/2023 \$1,000.00

10925

Tri-State Paper Co., Inc. Citizens 3-7615/360

Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

10/11/2023

PAY TO THE ORDER OF WellCare International Inc \$ 2,500.00

Two Thousand Five Hundred and 00/100 DOLLARS

MEMO WellCare International Inc  
1578 Sussex Turnpike Bldg.  
Suite 13-15  
Randolph, NJ 07869

Inv# SC-009451 Payment#3 7/26/2023

John Petracio AUTHORIZED SIGNATURE

⑆010925⑆ ⑆036076⑆ ⑆150⑆ ⑆335⑆

10925 10/16/2023 \$2,500.00

10926

Tri-State Paper Co., Inc. Citizens 3-7615/360

Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

10/11/2023

PAY TO THE ORDER OF Camden Bag & Paper Co. LLC \$ 7,483.53

Seven Thousand Four Hundred Eighty-Three and 53/100 DOLLARS

MEMO Camden Bag & Paper Co. LLC  
200 Connecticut Drive  
Burlington, NJ 08016

Invoice#299708 9/13/23

John Petracio AUTHORIZED SIGNATURE

⑆010926⑆ ⑆036076⑆ ⑆150⑆ ⑆335⑆

10926 10/13/2023 \$7,483.53

10928

Tri-State Paper Co., Inc. Citizens 3-7615/360

Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

10-13-23

PAY TO THE ORDER OF Alvin Horvath \$ 600.00

Six hundred DOLLARS

MEMO

John Petracio AUTHORIZED SIGNATURE

⑆010928⑆ ⑆036076⑆ ⑆150⑆ ⑆335⑆

10928 10/13/2023 \$600.00

10929

Tri-State Paper Co., Inc. Citizens 3-7615/360

Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

10-13-23

PAY TO THE ORDER OF Tom Phelan \$ 431.19

four hundred thirty one DOLLARS

MEMO Reimbursement

John Petracio AUTHORIZED SIGNATURE

⑆010929⑆ ⑆036076⑆ ⑆150⑆ ⑆335⑆

10929 10/17/2023 \$431.19

10931

Tri-State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens<sup>®</sup>  
3-7615/360

Oct 13, 2023

PAY TO THE ORDER OF Tom Phelan \$ 2,500.00  
Two Thousand Five Hundred Dollars ~~700~~ DOLLARS

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑆010931⑆ ⑆036076⑆ ⑆50⑆ ⑆335⑆

10931 10/17/2023 \$2,500.00

10932

Tri-State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens<sup>®</sup>  
3-7615/360

Oct 13, 2023

PAY TO THE ORDER OF Mary Malcolm \$ 300.00  
Three Hundred Dollars ~~700~~ DOLLARS

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑆010932⑆ ⑆036076⑆ ⑆50⑆ ⑆335⑆

10932 10/13/2023 \$300.00

10933

Tri-State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens<sup>®</sup>  
3-7615/360

10/15/23

PAY TO THE ORDER OF John Raimondi \$ 2,500.00  
Two Thousand Five Hundred Dollars ~~700~~ DOLLARS

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑆010933⑆ ⑆036076⑆ ⑆50⑆ ⑆335⑆

10933 10/20/2023 \$2,500.00

10934

Tri-State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens<sup>®</sup>  
3-7615/360

Oct 18, 2023

PAY TO THE ORDER OF Joseph M. Grey \$ 900.00  
Nine Hundred Dollars ~~700~~ DOLLARS

MEMO accounting fee

John Petaccio  
AUTHORIZED SIGNATURE

⑆010934⑆ ⑆036076⑆ ⑆50⑆ ⑆335⑆

10934 10/18/2023 \$900.00

10935

Tri-State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens<sup>®</sup>  
3-7615/360

10/19/23

PAY TO THE ORDER OF Young Adjustment Company \$ 5,000.00  
Five Thousand ~~700~~ DOLLARS

MEMO 23,068

John Petaccio  
AUTHORIZED SIGNATURE

⑆010935⑆ ⑆036076⑆ ⑆50⑆ ⑆335⑆

10935 10/30/2023 \$5,000.00

10936

Tri-State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens<sup>®</sup>  
3-7615/360

10/20/23

PAY TO THE ORDER OF Daryl Jones \$ 362.50  
Three Hundred and Sixty Two Dollars ~~700~~ DOLLARS

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑆010936⑆ ⑆036076⑆ ⑆50⑆ ⑆335⑆

10936 10/31/2023 \$362.50

10937

Tri-State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens<sup>®</sup>  
3-7615/360

Oct 20, 2023

PAY TO THE ORDER OF John Petaccio \$ 3,000.00  
Three Thousand Dollars ~~700~~ DOLLARS

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑆010937⑆ ⑆036076⑆ ⑆50⑆ ⑆335⑆

10937 10/23/2023 \$3,000.00

10938

Tri-State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens<sup>®</sup>  
3-7615/360

Oct 25, 2023

PAY TO THE ORDER OF Joseph M. Grey \$ 12,000.00  
Twelve Thousand Dollars ~~700~~ DOLLARS

MEMO 2022 TAX RETURNS, Financials

John Petaccio  
AUTHORIZED SIGNATURE

⑆010938⑆ ⑆036076⑆ ⑆50⑆ ⑆335⑆

10938 10/26/2023 \$12,000.00

10944

Tri-State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens<sup>®</sup>  
3-7615/360

10/20/23

PAY TO THE ORDER OF Mike Cibik \$ 40,000.00  
Forty Thousand Dollars ~~700~~ DOLLARS

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑆010944⑆ ⑆036076⑆ ⑆50⑆ ⑆335⑆

10944 10/23/2023 \$40,000.00

10946

Tri-State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens<sup>®</sup>  
3-7615/360

10/20/23

PAY TO THE ORDER OF Tom Phelan \$ 2,500.00  
Two Thousand Five Hundred Dollars ~~700~~ DOLLARS

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑆010946⑆ ⑆036076⑆ ⑆50⑆ ⑆335⑆

10946 10/23/2023 \$2,500.00



10952

Tri-State Paper Co., Inc. Citizens®  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140  
3-7615/360

10/27/23

PAY TO THE ORDER OF John Petaccio \$ 3,000.00  
Three Thousand Dollars — 700 DOLLARS

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑈010952⑈ ⑆036076150⑆ ⑆335⑈

10952

10/27/2023

\$3,000.00

10953

Tri-State Paper Co., Inc. Citizens®  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140  
3-7615/360

10/27/23

PAY TO THE ORDER OF Mary Malcolm \$ 300.00  
Three Hundred Dollars — 700 DOLLARS

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑈010953⑈ ⑆036076150⑆ ⑆335⑈

10953

10/31/2023

\$300.00

10954

Tri-State Paper Co., Inc. Citizens®  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140  
3-7615/360

10/27/21

PAY TO THE ORDER OF Tom Phelan \$ 2,500.00  
Two Thousand Five Hundred Dollars — 700 DOLLARS

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑈010954⑈ ⑆036076150⑆ ⑆335⑈

10954

10/30/2023

\$2,500.00

10957

Tri-State Paper Co., Inc. Citizens®  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140  
3-7615/360

10/20/23

PAY TO THE ORDER OF Mary Malcolm \$ 300.00  
Three Hundred Dollars — 700 DOLLARS

MEMO

John Petaccio  
AUTHORIZED SIGNATURE

⑈010957⑈ ⑆036076150⑆ ⑆335⑈

10957

10/20/2023

\$300.00



US759 | BR589 | 11  
ROP 450  
P.O. Box 7000  
Providence, RI 02940

**Business Account  
Statement**

**Page 1 of 6**

Beginning November 01, 2023  
through November 30, 2023

**Questions? Contact us today:**

**CALL:**



Business Account Customer  
Service  
1-800-862-6200

**VISIT:**



Access your account online:  
[citizensbank.com](https://citizensbank.com)

**MAIL:**



Citizens  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

TRI-STATE PAPER, INC  
149 E CHURCH ST  
BLACKWOOD NJ 08012-3904

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current card.**

**TRI-STATE PAPER, INC**  
**Clearly Better Business Checking**  
**XXXXXX-433-5**

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Mastercard International Incorporated.

**Clearly Better Business Checking for XXXXXX-433-5**

**Balance Calculation**

Previous Balance		39,161.31
Checks	-	26,167.56
Debits	-	31,109.80
Deposits & Credit	+	32,738.43
<b>Current Balance</b>	<b>=</b>	<b>14,622.38</b>

As a Clearly Better Business Checking customer, you do not pay a monthly maintenance fee. We appreciate your continued business.

Your next statement period will end on December 29, 2023.

Please See Additional Information on Next Page

## Clearly Better Business Checking for XXXXXX-433-5 Continued

## TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 433-5

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	39,161.31
1010	400.00	11/22	10948	708.00	11/20	Total Checks
1011	3,000.00	11/29	10949	3,000.00	11/21	-
10860*	2,500.00	11/20	10950	3,000.00	11/15	26,167.56
10924*	1,678.56	11/16	10951	2,500.00	11/15	
10942*	3,000.00	11/08	10955*	3,881.00	11/09	
10947*	2,500.00	11/22				

## Debits \*\*

\*\*May include checks that have been processed electronically by the payee/merchant.

Date	Amount	Description	Total Debits
			-
			31,109.80
Other Debits			
11/01	5,000.00	ONLINE TRANSFER TO CHECKING [REDACTED] 5234	
11/01	253.26	HRTLAND PMT SYS TXNS/FEES 231101 [REDACTED] 5577	
11/03	31.54	PAYTRACE LLC SERVICEFEE 231103 [REDACTED] 7557	
11/07	3,230.98	IPFS866-326-8355 IPFSPMTPAP 231107 D24096	
11/14	1,000.00	TEACHERS FCU WEB LOAN PAY 231113 43020461	
11/20	68.65	ADT SECURITY SER ADTPAPACH 231120 404263500	
11/20	22.70	ADT SECURITY SER ADTPAPACH 231120 404263500	
11/21	20,000.00	ONLINE TRANSFER TO CHECKING 6321543709	
11/21	411.63	METLIFETAKEALONG FEES 112123 NMLD32546020541	
11/22	604.25	DRIVE NJ INS INS PREM 231121 970864373 John	
11/29	486.79	STATE FARM RO 27 CPC-CLIENT 231129 13 J 1374309751	

## Deposits &amp; Credits

Date	Amount	Description	Total Deposits & Credits
			+
			32,738.43
11/01	1,701.75	DEPOSIT	
11/07	5,982.12	DEPOSIT	
11/08	1,190.64	HRTLAND PMT SYS TXNS/FEES 231108 [REDACTED] 5577	
11/09	8,321.26	DEPOSIT	
11/09	2,683.94	DEPOSIT	
11/15	9,436.56	DEPOSIT	
11/16	809.50	MOBILE DEPOSIT	
11/22	719.40	MOBILE DEPOSIT	
11/27	1,114.70	MOBILE DEPOSIT	
11/27	778.56	MOBILE DEPOSIT	

Please See Additional Information on Next Page





Clearly Better Business Checking for XXXXXX-433-5 Continued

Daily Balance						Current Balance	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	<b>14,622.38</b>
11/01	35,609.80	11/14	42,644.24	11/21	19,000.76		
11/03	35,578.26	11/15	46,580.80	11/22	16,215.91		
11/07	38,329.40	11/16	45,711.74	11/27	18,109.17		
11/08	36,520.04	11/20	42,412.39	11/29	14,622.38		
11/09	43,644.24						

**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1**

Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2**

List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		<b>+ \$</b>	
			Total of 2

**3**

Subtotal by adding 1 and 2

**= \$** \_\_\_\_\_  
Subtotal of 1 and 2

**4**

List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		<b>- \$</b>	
			Total of 4

**5**

Subtract 4 from 3. This should match your checkbook register balance.

**= \$** \_\_\_\_\_  
Total

**CUSTOMER SERVICE**

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens**  
**Customer Service Center**  
**P.O. Box 42001**  
**Providence, RI 02940-2001**

**Change of Address**

Please call the number shown at the front of your statement to notify us of a change of address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

**ELECTRONIC TRANSFERS****In Case of Errors or Questions About Your Electronic Transfers**

(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

**OVERDRAFT LINES OF CREDIT****BILLING RIGHTS SUMMARY****What To Do If You Think You Find A Mistake On Your Statement:**

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD****Calculating your Interest Charge**

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

**Calculating your Average Daily Balance**

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

**Credit Bureau Reporting**

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

**Thank you for banking with Citizens.**



Images for Account XXXXXX-433-5

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1010

TRI-STATE PAPER CO. INC.  
4500 N 3RD ST  
PHILADELPHIA, PA 19140-1502

DATE 11/22/23 3-7615/360

PAY TO THE ORDER OF John Campbell

Four Hundred Dollars \$ 400.00

Citizens

FOR Warehouse work

John Petaccio

1010 11/22/2023 \$400.00

1011

TRI-STATE PAPER CO. INC.  
4500 N 3RD ST  
PHILADELPHIA, PA 19140-1502

DATE Nov. 24, 2023 3-7615/360

PAY TO THE ORDER OF John Petaccio

Three Thousand Dollars \$ 3,000.00

Citizens

FOR

John Petaccio

1011 11/29/2023 \$3,000.00

10860

State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens 3-7615/360

DATE 11/12/23

PAY TO THE ORDER OF Tom Phelan

Two Thousand Five Hundred Dollars \$ 2500.00

Citizens

MEMO

John Petaccio

10860 11/20/2023 \$2,500.00

10924

State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens 3-7615/360

DATE 10/10/2023

PAY TO THE ORDER OF STEP1SOFTWARE SOLUTIONS

One Thousand Six Hundred Seventy-Eight and 55/100 \$ 1,678.56

Citizens

MEMO

STEP1SOFTWARE SOLUTIONS  
3547 Old Conejo Road Ste 104  
Newbury Park, Ca 91320-2160

John Petaccio

10924 11/16/2023 \$1,678.56

10942

State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens 3-7615/360

DATE Nov. 3, 2023

PAY TO THE ORDER OF John Petaccio

Three Thousand Dollars \$ 3000.00

Citizens

MEMO John's pay

John Petaccio

10942 11/08/2023 \$3,000.00

10947

State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens 3-7615/360

DATE Nov. 21, 2023

PAY TO THE ORDER OF Richard W. Hoy

Two Thousand Five Hundred Dollars \$ 2500.00

Citizens

MEMO Estate Recy Justino Petaccio Sr.

John Petaccio

10947 11/22/2023 \$2,500.00

10948

State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens 3-7615/360

DATE 11/14/23

PAY TO THE ORDER OF Tom Phelan

Seven Hundred and Eight Dollars \$ 708.00

Citizens

MEMO

John Petaccio

10948 11/20/2023 \$708.00

10949

State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens 3-7615/360

DATE 11/17/23

PAY TO THE ORDER OF John Petaccio

Three Thousand Dollars \$ 3000.00

Citizens

MEMO

John Petaccio

10949 11/21/2023 \$3,000.00

10950

State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens 3-7615/360

DATE Nov. 19, 2023

PAY TO THE ORDER OF John Petaccio

Three Thousand Dollars \$ 3000.00

Citizens

MEMO

John Petaccio

10950 11/15/2023 \$3,000.00

10951

State Paper Co., Inc.  
Paper • Foam • Janitorials  
4500 N. 3rd St.  
Philadelphia, PA 19140

Citizens 3-7615/360

DATE Nov. 10, 2023

PAY TO THE ORDER OF Tom Phelan

Two Thousand Five Hundred Dollars \$ 2500.00

Citizens

MEMO

John Petaccio

10951 11/15/2023 \$2,500.00

State Paper Co., Inc.		Citizens	10955
Paper • Form • Journals		3-7615/360	
4390 N. 3rd St.		11/7/2023	
Philadelphia, PA 19101			
PAY TO THE ORDER OF	PECO 4500 N 3rd Street	\$ 3,881.00	
Three Thousand Eight Hundred Eighty-One and 00/100			DOLLARS
PECO 4600 N 3rd Street			
PO Box 37629			
Philadelphia, PA 19101			
MEMO	Acct#0117041000		
#010955# 10360761501#			

10955

11/09/2023

\$3,881.00

US759 | BR606 | 2  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Business Advisor  
 Account Statement**

**Page 1 of 5**

Beginning September 27, 2023  
 through October 25, 2023

**Questions? Contact us today:**

**CALL:**



Business Advisor Customer  
 Service  
 1-800-862-6200



**VISIT:**

Access your account online:  
[citizensbank.com](https://citizensbank.com)



**MAIL:**

Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

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**TRI-STATE PAPER CO., INC  
 PAYROLL ACCOUNT  
 Business Advisor Checking  
 XXXXXX-523-4**

**Business Advisor Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Business Advisor Checking	XXXXXXXX-523-4	1,202.70	20,217.52
		<b>Total Deposit Balance</b>	
		=	20,217.52
		<b>Total Relationship Balance</b>	
		=	20,217.52

Please See Additional Information on Next Page

**Business Advisor Checking for XXXXXX-523-4****Balance Calculation**

Previous Balance		1,202.70
Checks	-	6,146.12
Debits	-	74,839.06
Deposits & Credit	+	100,000.00
<b>Current Balance</b>	<b>=</b>	<b>20,217.52</b>

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined balance of \$35,000 or an average daily balance in your checking account of \$10,000.

Your monthly combined balance used to qualify this statement period is \$10,644

Your average daily checking balance used to qualify this statement period is: \$8,444

A Professionals First waiver is active on your account so monthly maintenance fees are not currently being assessed.

Your next statement period will end on November 24, 2023.

**TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 523-4****Checks** (Note - checks that are present out of numeric sequence are denoted with an asterisk (\*))

						<b>Previous Balance</b>
<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>1,202.70</b>
9283	3,073.06	10/10	9289*	3,073.06	10/20	<b>Total Checks</b>
						- <b>6,146.12</b>

**Debits \*\***

\*\*May include checks that have been processed electronically by the payee/merchant.

						<b>Total Debits</b>
						- <b>74,839.06</b>

<b>Date</b>	<b>Amount</b>	<b>Description</b>
-------------	---------------	--------------------

**Other Debits**

10/05	17,127.17	Payroll Service PAYROLL 231004 1001-327070
10/18	10,500.00	ONLINE TRANSFER TO CHECKING [REDACTED] 4335
10/18	100.00	ONLINE TRANSFER TO CHECKING [REDACTED] 4335
10/18	100.00	ONLINE TRANSFER TO CHECKING [REDACTED] 4335
10/18	3,000.00	ONLINE TRANSFER TO CHECKING [REDACTED] 4335
10/19	9,011.89	Payroll Service PAYROLL 231018 1001-327777
10/23	15,000.00	ONLINE TRANSFER TO CHECKING [REDACTED] 4335
10/24	20,000.00	ONLINE TRANSFER TO CHECKING [REDACTED] 4335

**Deposits & Credits**

						<b>Total Deposits &amp; Credits</b>
<b>Date</b>	<b>Amount</b>	<b>Description</b>				<b>+</b> <b>100,000.00</b>
10/02	10,000.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 4335				
10/02	1,000.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 5759				
10/04	10,000.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 4335				
10/17	29,000.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 4335				
10/23	50,000.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 4335				

Please See Additional Information on Next Page



**Business Advisor Checking for XXXXXX-523-4 Continued**

Daily Balance						Current Balance	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	<b>20,217.52</b>
10/02	12,202.70	10/17	31,002.47	10/20	5,217.52		
10/04	22,202.70	10/18	17,302.47	10/23	40,217.52		
10/05	5,075.53	10/19	8,290.58	10/24	20,217.52		
10/10	2,002.47						



**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1**

Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2**

List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
+ \$		Total of 2	

**3**

Subtotal by adding 1 and 2

= \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4**

List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
- \$		Total of 4	

**5**

Subtract 4 from 3. This should match your checkbook register balance.

= \$ \_\_\_\_\_  
Total

**CUSTOMER SERVICE**

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens**  
**Customer Service Center**  
**P.O. Box 42001**  
**Providence, RI 02940-2001**

**Change of Address**

Please call the number shown at the front of your statement to notify us of a change of address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

**ELECTRONIC TRANSFERS****In Case of Errors or Questions About Your Electronic Transfers**

(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

**OVERDRAFT LINES OF CREDIT****BILLING RIGHTS SUMMARY****What To Do If You Think You Find A Mistake On Your Statement:**

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD****Calculating your Interest Charge**

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

**Calculating your Average Daily Balance**

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

**Credit Bureau Reporting**

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

**Thank you for banking with Citizens.**





TRI-STATE PAPER CO., INC.		CITIZENS BANK		3-7615/780	
Paper*Form*Janitorials				DATE 10/24/23	
4500 N 3RD STREET				CHECK # 9283	
PHILADELPHIA, PA 19140				AMOUNT \$3073.06	
Pay Exactly: THREE THOUSAND SEVENTY-THREE & 06/100 DOLLARS					
PAY TO THE ORDER OF:	JOHN PETACCIO 149 E CHURCH STREET BLACKWOOD, NJ 08012				
⑈009283⑈ ⑆036076150⑆ ⑆5234⑈					

9283

10/10/2023

\$3,073.06

TRI-STATE PAPER CO., INC.		CITIZENS BANK		3-7615/780	
Paper*Form*Janitorials				DATE 10/20/23	
4500 N 3RD STREET				CHECK # 9289	
PHILADELPHIA, PA 19140				AMOUNT \$3073.06	
Pay Exactly: THREE THOUSAND SEVENTY-THREE & 06/100 DOLLARS					
PAY TO THE ORDER OF:	JOHN PETACCIO 149 E CHURCH STREET BLACKWOOD, NJ 08012				
⑈009289⑈ ⑆036076150⑆ ⑆5234⑈					

9289

10/20/2023

\$3,073.06

US759 | BR606 | 3  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Business Advisor  
 Account Statement**

**Page 1 of 5**

Beginning October 26, 2023  
 through November 24, 2023

**Questions? Contact us today:**



**CALL:**  
 Business Advisor Customer  
 Service  
 1-800-862-6200



**VISIT:**  
 Access your account online:  
[citizensbank.com](https://citizensbank.com)



**MAIL:**  
 Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

TRI-STATE PAPER CO., INC  
 PAYROLL ACCOUNT  
 149 E CHURCH ST  
 BLACKWOOD NJ 08012-3904

**Ready for a new debit or ATM card?**

We've partnered with Mastercard® and will replace  
 your card soon.

Your new card has a unique notch design, making it  
 easier to find when you need it, and it's made from  
 90% recycled plastic.

**For now, continue to bank as usual with your  
 current card.**

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 Mastercard International Incorporated.

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**TRI-STATE PAPER CO., INC  
 PAYROLL ACCOUNT  
 Business Advisor Checking  
 XXXXXX-523-4**

**Business Advisor Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Business Advisor Checking	XXXXXXXX-523-4	20,217.52	3,432.66
		<b>Total Deposit Balance</b>	
		=	3,432.66
		<b>Total Relationship Balance</b>	
		=	3,432.66

Please See Additional Information on Next Page

**Business Advisor Checking for XXXXXX-523-4****Balance Calculation**

Previous Balance		20,217.52
Checks	-	5,292.02
Debits	-	16,492.84
Deposits & Credit	+	5,000.00
<b>Current Balance</b>	<b>=</b>	<b>3,432.66</b>

You can waive the monthly maintenance fee of \$25.00 by maintaining a monthly combined balance of \$35,000 or an average daily balance in your checking account of \$10,000.

Your monthly combined balance used to qualify this statement period is \$6,080

Your average daily checking balance used to qualify this statement period is: \$5,580

A Professionals First waiver is active on your account so monthly maintenance fees are not currently being assessed.

Your next statement period will end on December 26, 2023.

**TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 523-4****Checks** (Note - checks that are present out of numeric sequence are denoted with an asterisk (\*\*))

						<b>Previous Balance</b>
<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>20,217.52</b>
9280	1,109.48	11/06	9293*	3,073.06	11/03	<b>Total Checks</b>
9288*	1,109.48	11/06				-
						<b>5,292.02</b>

**Debits \*\***

\*\*May include checks that have been processed electronically by the payee/merchant.

						<b>Total Debits</b>
<b>Date</b>	<b>Amount</b>	<b>Description</b>				-
						<b>16,492.84</b>

**Other Debits**

10/26	10,000.00	ONLINE TRANSFER TO CHECKING [REDACTED] 4335
11/02	6,492.84	Payroll Service PAYROLL 231101 1001-328146

**Deposits & Credits**

						<b>Total Deposits &amp; Credits</b>
<b>Date</b>	<b>Amount</b>	<b>Description</b>				+
11/01	5,000.00	ONLINE TRANSFER FROM CHECKING [REDACTED] 4335				<b>5,000.00</b>

**Daily Balance**

						<b>Current Balance</b>
<b>Date</b>	<b>Balance</b>	<b>Date</b>	<b>Balance</b>	<b>Date</b>	<b>Balance</b>	=
10/26	10,217.52	11/02	8,724.68	11/06	3,432.66	
11/01	15,217.52	11/03	5,651.62			

**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
+ \$		Total of 2	

**3** Subtotal by adding 1 and 2

= \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4** List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
- \$		Total of 4	

**5** Subtract 4 from 3. This should match your checkbook register balance.

= \$ \_\_\_\_\_  
Total

**CUSTOMER SERVICE**

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

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**Customer Service Center**  
**P.O. Box 42001**  
**Providence, RI 02940-2001**

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- Tell us your name and account number, if any.
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- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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**OVERDRAFT LINES OF CREDIT****BILLING RIGHTS SUMMARY****What To Do If You Think You Find A Mistake On Your Statement:**

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**Thank you for banking with Citizens.**

**INTENTIONALLY  
LEFT BLANK**



TRI-STATE PAPER CO., INC.		CITIZENS BANK		3-7615/360	
Paper*Foam*Janitorials				DATE	10/06/23
4500 N 3RD STREET				CHECK #	5280
PHILADELPHIA, PA 19140-				AMOUNT	\$1109.48
Pay Exactly: ONE THOUSAND ONE HUNDRED NINE & 48/100 DOLLARS					
PAY TO THE ORDER OF:	ANTHONY VONA 53 ESSEX COURT EAGLEVILLE, PA 19403-				
<i>John Petaccio</i>					
⑈009280⑈ ⑆036076150⑆ ⑆234⑆					

9280

11/06/2023

\$1,109.48

TRI-STATE PAPER CO., INC.		CITIZENS BANK		3-7615/360	
Paper*Foam*Janitorials				DATE	10/20/23
4500 N 3RD STREET				CHECK #	3288
PHILADELPHIA, PA 19140-				AMOUNT	\$1109.48
Pay Exactly: ONE THOUSAND ONE HUNDRED NINE & 48/100 DOLLARS					
PAY TO THE ORDER OF:	ANTHONY VONA 53 ESSEX COURT EAGLEVILLE, PA 19403-				
<i>John Petaccio</i>					
⑈009288⑈ ⑆036076150⑆ ⑆234⑆					

9288

11/06/2023

\$1,109.48

TRI-STATE PAPER CO., INC.		CITIZENS BANK		3-7615/360	
Paper*Foam*Janitorials				DATE	11/03/23
4300 N 3RD STREET				CHECK #	9293
PHILADELPHIA, PA 19140-				AMOUNT	\$3073.06
Pay Exactly: THREE THOUSAND SEVENTY-THREE & 06/100 DOLLARS					
PAY TO THE ORDER OF:	JOHN PETACCIO 149 E CHURCH STREET BLACKWOOD, NJ 08012-				
<i>John Petaccio</i>					
⑈009293⑈ ⑆036076150⑆ ⑆234⑆					

9293

11/03/2023

\$3,073.06

US702 | BR596  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Business Account  
 Statement**

**Page 1 of 3**

Beginning October 01, 2023  
 through October 31, 2023

**Questions? Contact us today:**

**CALL:**



Business Account Customer  
 Service  
 1-800-862-6200



**VISIT:**

Access your account online:  
[citizensbank.com](https://citizensbank.com)



**MAIL:**

Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

TRI-STATE PAPER CO INC  
 OPERATING ACCOUNT  
 149 E CHURCH ST  
 BLACKWOOD NJ 08012-3904

**TRI-STATE PAPER CO INC  
 OPERATING ACCOUNT  
 Analysis Business Checking  
 XXXXXX-575-9**

**Analysis Business Checking for XXXXXX-575-9**

**Balance Calculation**

Previous Balance		1,004.63
Checks	-	.00
Debits	-	1,094.86
Deposits & Credit	+	100.00
<b>Current Balance</b>	<b>=</b>	<b>9.77</b>

Your next statement period will end on November 30, 2023.

**TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 575-9**

**Debits \*\***

*\*\*May include checks that have been processed electronically by the payee/merchant.*

**Date Amount Description**

**Other Debits**

10/02 1,000.00 ONLINE TRANSFER TO CHECKING [REDACTED] 5234  
 10/16 94.86 SERVICE CHARGE  
 Please refer to your Commercial Analysis Statement

**Previous Balance**

**1,004.63**

**Total Debits**

**- 1,094.86**

Please See Additional Information on Next Page

**Analysis Business Checking for XXXXXX-575-9 Continued**

<b>Deposits &amp; Credits</b>			<b>Total Deposits &amp; Credits</b>	
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+	<b>100.00</b>

10/17 100.00 ONLINE TRANSFER FROM CHECKING [REDACTED] 4335

<b>Daily Balance</b>						<b>Current Balance</b>	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	<b>9.77</b>

10/02 4.63 10/16 -90.23 10/17 9.77



**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1**

Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2**

List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		<b>+ \$</b>	_____
		Total of 2	

**3**

Subtotal by adding 1 and 2

**= \$** \_\_\_\_\_  
Subtotal of 1 and 2

**4**

List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		<b>- \$</b>	_____
		Total of 4	

**5**

Subtract 4 from 3. This should match your checkbook register balance.

**= \$** \_\_\_\_\_  
Total

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**OVERDRAFT LINES OF CREDIT****BILLING RIGHTS SUMMARY****What To Do If You Think You Find A Mistake On Your Statement:**

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- We can apply any unpaid amount against your credit limit.

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**Thank you for banking with Citizens.**

US702 | BR596  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Business Account  
 Statement**

**Page 1 of 3**

Beginning November 01, 2023  
 through November 30, 2023

**Questions? Contact us today:**



**CALL:**  
 Business Account Customer  
 Service  
 1-800-862-6200



**VISIT:**  
 Access your account online:  
[citizensbank.com](https://citizensbank.com)



**MAIL:**  
 Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

TRI-STATE PAPER CO INC  
 OPERATING ACCOUNT  
 149 E CHURCH ST  
 BLACKWOOD NJ 08012-3904

**Ready for a new debit or ATM card?**

We've partnered with Mastercard® and will replace  
 your card soon.  
 Your new card has a unique notch design, making it  
 easier to find when you need it, and it's made from  
 90% recycled plastic.

**For now, continue to bank as usual with your  
 current card.**

**TRI-STATE PAPER CO INC  
 OPERATING ACCOUNT  
 Clearly Better Business Checking  
 XXXXXX-575-9**

Mastercard is a registered trademark, and the circles design is a trademark of  
 Mastercard International Incorporated.

**Clearly Better Business Checking for XXXXXX-575-9**

**Balance Calculation**

Previous Balance		9.77
Checks	-	.00
Debits	-	13,796.03
Deposits & Credit	+	13,786.26
<b>Current Balance</b>	<b>=</b>	<b>.00</b>

As a Clearly Better Business Checking customer, you do not pay a monthly maintenance fee. We appreciate your continued business.

Your next statement period will end on December 29, 2023.

Please See Additional Information on Next Page

## Clearly Better Business Checking for XXXXXX-575-9 Continued

### TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 575-9

#### Debits \*\*

\*\*May include checks that have been processed electronically by the payee/merchant.

			Previous Balance
			9.77
Date	Amount	Description	Total Debits
<b>Other Debits</b>			-
11/14	710.16	REDBLOCK Realty WEB PMTS 111423 F9L9S8	13,796.03
11/14	2.49	AppFolio, Inc. F WEB PMTS 111423 DFL9S8	
11/15	35.00	RETURNED ITEM FEE ( 1 AT \$35 )	
11/16	95.00	SERVICE CHARGE	
11/20	30.00	SERVICE CHARGE	
		SUSTAINED OVERDRAFT FEE	
11/21	800.00	REDBLOCK Realty WEB PMTS 112123 P6HRS8	
11/21	2.49	AppFolio, Inc. F WEB PMTS 112123 69HRS8	
11/22	35.00	RETURNED ITEM FEE ( 1 AT \$35 )	
11/24	30.00	SERVICE CHARGE	
		SUSTAINED OVERDRAFT FEE	
11/27	12,055.89	PENSKE TRUCK RECEIVE 231124 549028	

#### Deposits & Credits

			Total Deposits & Credits
Date	Amount	Description	+
11/15	710.16	REDBLOCK Realty WEB PMTS 111423 F9L9S8	13,786.26
11/22	800.00	REDBLOCK Realty WEB PMTS 112123 P6HRS8	
11/28	12,055.89	PENSKE TRUCK RECEIVE 231124 549028	
11/29	220.21	ONLINE TRANSFER FROM CHECKING [REDACTED] 5234	

#### Daily Balance

						Current Balance
Date	Balance	Date	Balance	Date	Balance	=
11/14	-702.88	11/21	-955.21	11/27	-12,276.10	.00
11/15	-27.72	11/22	-190.21	11/28	-220.21	
11/16	-122.72	11/24	-220.21	11/29	.00	
11/20	-152.72					

**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1**

Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2**

List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
+ \$		Total of 2	

**3**

Subtotal by adding 1 and 2

= \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4**

List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
- \$		Total of 4	

**5**

Subtract 4 from 3. This should match your checkbook register balance.

= \$ \_\_\_\_\_  
Total

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